

**LOANS - SCHEDULE OF CHARGES**

Details	Commercial Vehicles	Construction Equipment	Light Commercial Vehicles	Cars	Three wheelers	Two Wheelers	Housing Loans	Personal Loans
Rate of Interest	<b>New- 15-18%</b> <b>Used - 17-20%</b>	<b>New- 15-18%</b> <b>Used - 17-20%</b>	<b>New- 15-18%</b> <b>Used - 17-20%</b>	<b>New- 15-18%</b> <b>Used - 17-20%</b>	<b>New- 20-24%</b> <b>Used - 22-25%</b>	<b>New- 19-24%</b> <b>Used - 20-24%</b>		
Loan Processing Charges	upto 1% of the loan amount	upto 1% of the loan amount	upto 1% of the loan amount	upto 1% of the loan amount	upto 1% of the loan amount	upto 5% of the loan amount	Upto 0.75% of loan amount	Upto 5% of the loan amount
Documentation Charges	Rs.1500 per vehicle	Rs.1500 per vehicle	Rs.1500 per vehicle	Rs.1500 per vehicle	Rs.1500 per vehicle	Rs.1000 per vehicle	NA	N.A
Stamping Charges	Applicable as per the respective State's Stamp Act	Applicable as per the respective State's Stamp Act	Applicable as per the respective State's Stamp Act	Applicable as per the respective State's Stamp Act	Applicable as per the respective State's Stamp Act	Applicable as per the respective State's Stamp Act	Applicable as per the respective State's Stamp Act	Applicable as per the respective State's Stamp Act.
Loan Cancellation Charges	Rs 1500 per case	Rs 1500 per case	Rs 1500 per case	Rs 1500 per case	Rs 1500 per case	Rs 750 per case	NA	NA
Overdue Interest	Upto 36% per annum compounded monthly	Upto 36% per annum compounded monthly	Upto 36% per annum compounded monthly	Upto 36% per annum compounded monthly	Upto 36% per annum compounded monthly	Upto 36% per annum compounded monthly	24% per annum compounded monthly	30% per annum compounded monthly
Collection Charges (PER VISIT)	Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra	Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra	Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra	Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra	Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra	Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra	NA	N.A
Repayment Dishonour Charges Per Instance	upto Rs.500 per cheque+ Bank charges on actuals	upto Rs.500 per cheque+ Bank charges on actuals	upto Rs.500 per cheque+ Bank charges on actuals	upto Rs.500 per cheque+ Bank charges on actuals	upto Rs.500 per cheque+ Bank charges on actuals	upto Rs.500 per cheque+ Bank charges on actuals	Rs.250 per cheque+bank Charges on actuals	Rs.250 per cheque+bank Charges on actuals
Swap Charges (Replacement of PDCs / Repayment Mode)	NA	NA	NA	NA	NA	NA	Upto Rs.500 per Swap/ Per Instance	NA
Part Prepayment Charges	NA	NA	NA	NA	NA	NA	Higher of 0.25% of the amount being repaid or Rs.500	NA
Preclosure charges	Upto 5% of the Principal Outstanding	Upto 5% of the Principal Outstanding	Upto 5% of the Principal Outstanding	Upto 5% of the Principal Outstanding	Upto 5% of the Principal Outstanding	Upto 5% of the Principal Outstanding	2% of the Principal Outstanding + 2% on the amount(s) if any prepaid in the last 12 months	Upto 5% of the Principal Outstanding
No Due Certificate	NA	NA	NA	NA	NA	NA	NA	NA
Duplicate Issue of NOC	Rs.500 per vehicle/ per instance	Rs.500 per vehicle/ per instance	Rs.500 per vehicle/ per instance	Rs.500 per vehicle/ per instance	Rs.500 per vehicle/ per instance	Rs.500 per vehicle/ per instance	NA	NA
Charges for Changing Interest Scheme	NA	NA	NA	NA	NA	NA	Fixed to Floating - Higher of Rs.500 or 0.50% of the outstanding amount	NA
	NA	NA	NA	NA	NA	NA	Floating to Fixed - Higher of Rs.500 or 1.75% of the outstanding amount	NA
	NA	NA	NA	NA	NA	NA	Existing Floating to Current Floating - Higher of Rs.500 or 0.50% of the outstanding amount	NA
	NA	NA	NA	NA	NA	NA	Existing Fixed to Current Fixed - Higher of Rs.500 or 1.75% of the outstanding amount	NA
Document Copy Charges	NA	NA	NA	NA	NA	NA	Rs.500 for providing copy of property documents	NA
Equitable Mortgage Charges	NA	NA	NA	NA	NA	NA	Applicable as per the respective State's registration charges.	NA

Note 1: The charges or fees given in the above table are subject to change at the sole discretion of the bank and the one recorded in agreement will be binding over this site

Note 2: For the details of rate of interest for each product segment - please contact our nearest branch

Note 3: Service Tax & Cess and other government taxes & levies are applicable as per prevailing rates would be charged over and above the rates/ charges indicated in the above schedule

Note 4: There can be minor variations to the above rates based on actual sub-loan product being availed/ time-specific financing schemes being offered

Note 5: Bank reserves the right to consider the loan applications based on merits of the case and bank's decision shall be final and binding.

Note 6: The Bank reserves the right to assess and levy charges on transactions which are not covered by this Schedule, on a case to case basis

Education Loan			
Upto Rs.4.00 lakhs		Rs.4.00 lakhs upto Rs.20 lakhs	
Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years
At BPLR i.e. 17% p.a.		At BPLR i.e. 17% p.a.	
75% of the cost of the course with a Max.of Rs.7.00 lacs			
Repayment : 12 to 60 months			

Note - Charges for obtaining copy of credit information from CRA (CIBIL, etc.) (at applicant's request) - Rs. 50/-